

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

TAKARA BARD

Debtor(s)

Case No. 18-00339

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/05/2018.
- 2) The plan was confirmed on 05/01/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 09/04/2018.
- 6) Number of months from filing to last payment: 3.
- 7) Number of months case was pending: 9.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$1,770.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$1,770.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$551.25
Court Costs \$0.00
Trustee Expenses & Compensation \$84.96
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$636.21

Attorney fees paid and disclosed by debtor: \$28.24

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCEPTANCE NOW	Unsecured	0.00	NA	NA	0.00	0.00
ACCEPTANCE NOW	Unsecured	0.00	NA	NA	0.00	0.00
AMERICASH LOANS LLC	Unsecured	3,882.30	NA	NA	0.00	0.00
CAINE & WEINER	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
CHASE	Unsecured	1,931.81	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	3,076.80	2,928.73	2,928.73	0.00	0.00
COMCAST	Unsecured	842.21	NA	NA	0.00	0.00
CORP AM FCU	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT COLL	Unsecured	1,408.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERV	Unsecured	1,408.05	NA	NA	0.00	0.00
DIRECTV LLC	Unsecured	1,400.00	NA	NA	0.00	0.00
DITECH FINANCIAL	Secured	76,833.33	157,497.21	0.00	0.00	0.00
DITECH FINANCIAL	Unsecured	95,244.54	NA	NA	0.00	0.00
DITECH FINANCIAL	Secured	NA	29,994.31	0.00	0.00	0.00
Diversified Consulta	Unsecured	0.00	NA	NA	0.00	0.00
IL DEPT OF EMPLOYMENT SECURITY	Unsecured	1,098.00	786.00	786.00	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	684.07	0.00	0.00	0.00	0.00
ISAC	Unsecured	1,995.00	1,923.55	1,923.55	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	443.00	534.32	534.32	0.00	0.00
KEYNOTE CONSULTING	Unsecured	96.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	546.00	546.41	546.41	0.00	0.00
MABT GENESIS RETAIL	Unsecured	0.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	458.00	458.69	458.69	0.00	0.00
NAVIENT SOLUTIONS	Unsecured	2,641.00	4,575.10	4,575.10	0.00	0.00
NAVIENT SOLUTIONS	Unsecured	0.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS	Unsecured	0.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS	Unsecured	0.00	NA	NA	0.00	0.00
PALISADES	Unsecured	NA	10,307.07	10,307.07	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	1,251.43	1,251.43	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PNC BANK	Unsecured	1,190.50	NA	NA	0.00	0.00
PRESTIGE FINANCIAL SERVICES	Secured	10,150.00	19,295.43	19,795.44	1,021.89	111.90
PRESTIGE FINANCIAL SERVICES	Unsecured	9,249.00	0.01	0.01	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	368.00	351.62	351.62	0.00	0.00
RENTDEBT AUTOMATED COL	Unsecured	311.00	NA	NA	0.00	0.00
SECURITY FINANCE OF TEXAS	Unsecured	760.00	650.25	650.25	0.00	0.00
Source Receivables Man	Unsecured	3,306.00	NA	NA	0.00	0.00
SPRINT NEXTEL	Unsecured	NA	3,306.10	3,306.10	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	2,700.00	7,653.20	7,653.20	0.00	0.00
UBICASH AKA NIGIG LLC	Unsecured	1,000.00	NA	NA	0.00	0.00
UNIVERSITY OF PHOENIX	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED NAVIENT SOLUTION	Unsecured	3,139.00	15,663.34	15,663.34	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	1,774.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	4,031.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	2,186.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	1,264.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	1,115.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	1,093.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	875.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$19,795.44	\$1,021.89	\$111.90
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$19,795.44	\$1,021.89	\$111.90
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$50,935.82	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$636.21</u>
Disbursements to Creditors	<u>\$1,133.79</u>

TOTAL DISBURSEMENTS : **\$1,770.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/04/2018

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.